

HUD HOUSING COUNSELING COORDINATOR

APPLICATION DEADLINE IS MONDAY, APRIL 17, 2017 AT 11:59PM

Division: Single Family Loan Operations
Reports to: Home Buyers Education Initiative Manager
Location: Various Locations in Middle Tennessee
Full-time/Part-time: Full-time
Monthly Salary Range Minimum: \$3,896
FLSA Classification: Exempt (03)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Provides training and support to THDA's network of approved homebuyer educators, housing counseling agencies and Volunteer Mortgage Loan Servicing; conducts homebuyer education and financial education workshops; provides housing counseling including but not limited to pre-purchase, post-purchase, financial literacy and default foreclosure counseling services; assists the Home Buyers Education Initiative (HBEI) Manager by identifying new funding sources and collecting and reporting required and accurate data per funding source requirements; networks and develops relationships pertinent to THDA initiatives.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- In accordance with the National Industry Standards for Home Ownership Counseling, performs homebuyer client intake, counseling, and follow-up on spending plan, credit, savings, and home purchase and financing process.
- In accordance with National Industry Standards for Default and Foreclosure Counseling, performs default client intake, counseling, and follow-up on spending plan, credit, savings, and loss mitigation/foreclosure process and options.
- Provides timely client tracking via Fannie Mae's Home Counselor On-Line (HCO) or Counselor Max.
- Responds to client inquiries, using Housing and Urban Development (HUD's) Housing Counseling Rules and Regulations as a guide.
- Provides face to face meetings with borrowers struggling through financial difficulties.
- Completes borrower counseling and Loss Mitigation assistance packages as assigned.
- Participates in local area community outreach (i.e., presentations, fairs, etc.).
- Actively seeks funding sources for program initiatives; creates grant applications.
- In accordance with grant requirements, assists with quarterly & annual reporting to various funders.
- Coordinates and conducts monthly homebuyer education and financial education workshops as needed.
- Develops referral sources by building relationships with lenders, realtors, human service organizations, local governments, professional peers and others, including attendance at applicable housing related conferences.
- Assists with and/or initiates marketing activities that fulfill our advertising goals for THDA HBEI program services.
- Actively participates in monthly quality and process reviews to improve the effectiveness of housing counseling services; prepares in advance; provides feedback and suggestions related to improvements.
- Assists with establishing and updating processes for the delivery of counseling services.

- Reviews and complies with the terms and requirements of contracts, agreements and regulations as they apply to THDA participation in housing counseling activities.
- Attends staff meetings and training as required.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- Bachelor's degree and/or post high school certification in related field.
- 3 years of housing-related training and/or counselling experience OR equivalent training in housing counseling or related field.
- Current housing counselor certification OR demonstrated ability to receive applicable training to obtain such certification.
- Current certification in Financial Coaching, or must become certified within 18 months of employment.
- Either has or acquires within first twelve months of employment and maintains Train the Trainer Pre and Post Purchase Certification for THDA Homebuyer Education.
- Either has or acquires and maintains a Foreclosure Prevention Housing Counseling Certification within 12 months of employment.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Strong understanding of home purchase and financing process, a good knowledge of Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture (USDA) and Conventional lending and applicant disclosure requirements.
- Solid understanding of the default foreclosure process to include loss mitigation and the FHA waterfall.
- Ability to interact in a professional manner with potential homebuyers, community partners, and homebuyer education professionals
- Exceptional interpersonal skills and human relation skills that positively benefit interactions with co-workers, internal and external clientele, constituents and program participants.
- Excellent counseling skills for one-on-one counseling of clients.
- Ability to think critically, plan and organize details in order to carry out projects and coordinate events.
- Demonstrates strong presentation skills.
- Ability to work independently to meet specific targeted goals and production expectations.
- Excellent verbal and written communication skills.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to adjust to frequent procedural changes.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, Access and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- Current, valid driver's license from domicile state and the ability to drive, including day and night driving.
- Frequent in-state and possible out-of-state travel, including overnight travel.
- Ability to work evenings and weekends as needed.
- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.

- The employee is regularly required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

APPLICATION MUST BE COMPLETE AND RESUME ATTACHED FOR CONSIDERATION

**PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG AND FOLLOW THE
ONLINE APPLICATION INSTRUCTIONS**